

## STIC Database Tracking Number:

To: **CLEMENT GRAHAM**  
Location: **KNX 4171**  
Art Unit: **3600**  
Date: **April 21, 2010**  
Case Serial Number:

From: *Sylvia Keys*  
Location: **EIC3600**  
**KNX 4B59**  
Phone: **(571) 272-3534**  
**sylvia.keys@uspto.gov**

## Search Notes

Dear Examiner **GRAHAM:**

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, the Internet and EBSCO HOST.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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## I. Potential References of Interest

### A. Dialog

**0 records found.**

## II. Inventor Search Results from Dialog

21/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0014085448 - Drawing available  
WPI ACC NO: 2004-268912/200425  
Related WPI Acc No: 2001-549470; 2002-130114; 2002-216144; 2002-239126;  
2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404  
XRPX Acc No: N2004-212716

Electronic billing information presentation involves transmitting  
notification of data billing including paid bills, unpaid bills or summary  
of all applicable billing data received from different billers to payors,  
based on request

Patent Assignee: AU R (AURR-I); BRADLEY K W (BRAD-I); BRINGARDNER C M  
(BRIN-I); KITCHEN B (KITC-I); MOSES G B (MOSE-I)

Inventor: **AU R; BRADLEY K W;  
BRINGARDNER C M; KITCHEN B;  
MOSES G B**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040059673	A1	20040325	US 199834561	A	19980303	200425 B
		US 2001867587	A	20010531		
		US 2003602688	A	20030625		

Priority Applications (no., kind, date): US 199834561 A 19980303; US 2001867587 A 20010531; US 2003602688 A 20030625

Patent Details

Number	Kind	Ln	Pg	Dwg	Filing Notes
US 20040059673	A1	EN	35	15	Continuation of application US 199834561
2001867587					Continuation of application US
					Continuation of patent US 6289322

Original Titles:

Dual mode electronic **bill** availability noticing and

**payment**

Inventor: **AU R...**

**...BRADLEY K W...**

**...BRINGARDNER C M...**

**...KITCHEN B...**

**...MOSES G B**

Alerting Abstract ...ADVANTAGE - Enables transmission of accumulated billing information from different billers to payors, in a single transmission. Thereby, enabling timely **payment of bills** by payors.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

21/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0012495929 - Drawing available  
WPI ACC NO: 2002-443442/200247  
Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;

2002-239126; 2002-443439; 2002-443440; 2002-443441; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XRFX Acc No: N2002-349375

Electronic billing information presentation involves receiving and  
transmitting bill presentation information corresponding to billing  
information portions based on payors request

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**  
**BRINGARDNER C M; KITCHEN B;**  
**MOSES G B**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020046168	A1	20020418	US 199834561	A	19980303	200247 B
		US 2001892628	A	20010628		

Priority Applications (no., kind, date): US 199834561 A 19980303; US  
2001892628 A 20010628

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020046168	A1	EN	32	15	Continuation of application US 199834561

Inventor: **AU R...**

...**BRADLEY K W...**

...**BRINGARDNER C M...**

...**KITCHEN B...**

...**MOSES G B**

Alerting Abstract ...ADVANTAGE - Facilitates timely  
**payment** of the **bills** by payors,  
**since** the network **server** receives  
notification of the **payment of bills**  
represented by the **respective** portion  
**of** the billing information applicable to each payor, and  
transmits or retransmits that part of the applicable bill presentation  
information which corresponds to the portion of...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Kitchen, Bill...**

21/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0012495928 - Drawing available  
WPI ACC NO: 2002-443441/200247  
Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;  
2002-239126; 2002-443439; 2002-443440; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912  
XRPX Acc No: N2002-349374

Electronic billing information presentation method for Internet, involves  
transmitting bill presentment information corresponding to portion of  
billing information to respective payors in response to requests  
Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**

BRIGARDNER C M; **KITCHEN B; MOSES G**

**B**

Patent Family (1 patents, 1 countries)

Patent	Application
Number	Kind Date Number Kind Date Update
US 20020046167	A1 20020418 US 199834561 A 19980303 200247 B
	US 2001867588 A 20010531

Priority Applications (no., kind, date): US 199834561 A 19980303; US  
2001867588 A 20010531

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020046167	A1	EN	32	15	Continuation of application US 199834561

Inventor: **AU R...**

...**BRADLEY K W...**

...**KITCHEN B...**

...**MOSES G B**

Alerting Abstract ...ADVANTAGE - Need for the templates and normalize  
billing information are avoided. Facilitates timely  
**payment of bills** by payors by  
**providing** information **at** high speed  
and improved efficiency...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

21/3,K/4 (Item 4 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0012495927 - Drawing available  
WPI ACC NO: 2002-443440/200247  
Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;  
2002-239126; 2002-443439; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912  
XRPX Acc No: N2002-349373  
Electronic billing information presenting method for e-commerce, involves  
transmitting respective bill information to payors, based on request  
Patent Assignee: CHECKFREE CORP (CHEC-N)  
Inventor: **AU R; BRADLEY K W;**  
**BRINGARDNER C M; KITCHEN B;**  
**MOSES G B**

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020046166	A1	20020418	US 199834561	A	19980303	200247 B
			US 2001867587	A	20010531	
US 7120602	B2	20061010	US 199834561	A	19980303	200667 E
			US 2001867587	A	20010531	

Priority Applications (no., kind, date): US 199834561 A 19980303; US  
2001867587 A 20010531

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020046166	A1	EN	31	15	Continuation of application US 199834561
US 7120602	B2	EN			Continuation of application US 199834561

Continuation of patent US 6289322

21/3,K/5 (Item 5 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0012495926 - Drawing available  
WPI ACC NO: 2002-443439/200247

Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;  
2002-239126; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XRFX Acc No: N2002-349372

Bill information presentation method using Internet, involves receiving requests for billing information from payors in response to payment notice transmitted to payors and transmitting requested information to payors

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; KITCHEN B;**

**MOSES G B**

Patent Family (2 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020046165	A1	20020418	US 199834561	A	19980303	200247 B
			US 2001820804	A	20010330	
US 7366697	B2	20080429	US 2001820804	A	20010330	200831 E

Priority Applications (no., kind, date): US 199834561 A 19980303; US  
2001820804 A 20010330

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20020046165 A1 EN 35 15 Continuation of application US  
199834561

Inventor: **AU R...**

**...KITCHEN B...**

**...MOSES G B**

Alerting Abstract ...ADVANTAGE - Facilitates timely  
**payment of bills** by the payors...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**...G06Q-0040/00**

**G06Q-0030/00...**

**...G06Q-0040/00**

Original Publication Data by Authority

Argentina

21/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012297992 - Drawing available  
WPI ACC NO: 2002-239126/200229  
Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;  
2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XPX Acc No: N2002-184383

Billing information presentation method for electronic commercial transactions over Internet, involves transmitting bill information corresponding to payer, when request for bill is received from payer  
Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**  
**BRINGARDNER C M; KITCHEN B;**  
**MOSES G B**

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020002535	A1	20020103	US 199834561	A	19980303	200229 B
			US 2001820805	A	20010330	
US 7636688	B2	20091222	US 199834561	A	19980303	201002 E
			US 2001820805	A	20010330	

Priority Applications (no., kind, date): US 199834561 A 19980303; US 2001820805 A 20010330

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020002535	A1	EN	37	15	Continuation of application	US 199834561
US 7636688	B2	EN			Continuation of application	US 199834561

Inventor: **AU R...**

...**BRADLEY K W...**

...**BRINGARDNER C M...**

...**KITCHEN B...**

...**MOSES G B**

Alerting Abstract ...ADVANTAGE - The billing information presentation technique facilitates timely **payment of bills** by payers, and enables the presentation of bills in a format desired by the payer...

#### Class Codes

International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
**G06Q-0030/00...**

...**G06Q-0040/00**  
**G06Q-0030/00...**

...G06Q-0040/00

Original Publication Data by Authority

21/3,K/7 (Item 7 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0010927502 - Drawing available  
WPI ACC NO: 2001-549470/200161  
Related WPI Acc No: 1993-058962; 2002-130114; 2002-216144; 2002-239126;  
2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XRPX Acc No: N2001-408161

Electronic billing information presentation for electronic commercial  
transaction, involves transmitting presentation information corresponding  
to specific portion of current billing information to payor

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**  
**BRINGARDNER C M; KITCHEN B;**  
**MOSES G B**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 6289322	B1	20010911	US 199834561	A	19980303	200161 B

Priority Applications (no., kind, date): US 199834561 A 19980303

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 6289322	B1	EN	34	15		

Inventor: **AU R...**

...**BRADLEY K W...**

...**BRINGARDNER C M...**

...**KITCHEN B...**

...**MOSES G B**

Alerting Abstract ...information represent bills for different payors.  
Bill presentation information (910) corresponding to specific portion of  
current billing information is transmitted to respective payor, after  
receiving **payment** notice of previous  
**bills.**

Class Codes  
International Classification (+ Attributes)  
IPC + Level Value Position Status Version

**G06Q-0030/00...**  
**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Kitchen, Bill...**

**...Moses, Ginger B...**

**...Au, Ralph...**

**...Bringardner, Clarence M**

Examiner:

Claims:

...the first billing information and the first portion of the second billing information to the first payor responsive to the third request;receiving notice of **payment** of the **bills** represented by the second portion of the first billing information;receiving, subsequent **to** receipt of **the** notice of **payment**, a fourth request from the second payor for then current billing information; andtransmitting fourth **bill** presentment **information** corresponding to the second portion of the second billing information to the second payor, without transmitting the second bill presentment information, responsive to the fourth...

### **III. Abstract Files from Dialog**

File 344: Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

File 347: JAPIO Dec 1976-2009/Dec(Updated 100326)  
(c) 2010 JPO & JAPIO

File 350: Derwent WPIX 1963-2010/UD=201024  
(c) 2010 Thomson Reuters

File 371: French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.

File 2: INSPEC 1898-2010/Apr W2  
(c) 2010 The IET

File 35: Dissertation Abs Online 1861-2010/Mar  
(c) 2010 ProQuest Info&Learning

File 65: Inside Conferences 1993-2010/Apr 20  
(c) 2010 BLDSC all rts. reserv.

File 99: Wilson Appl. Sci & Tech Abs 1983-2010/Feb  
(c) 2010 The HW Wilson Co.

File 474: New York Times Abs 1969-2010/Apr 21

(c) 2010 The New York Times  
 File 475:Wall Street Journal Abs 1973-2010/Apr 21  
 (c) 2010 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 Gale/Cengage  
 File 139:EconLit 1969-2010/Apr  
 (c) 2010 American Economic Association

Set	Items	Description
S1	4741	(BILL OR BILLS OR INVOICE OR INVOICES)(3N)(PAYMENT? ? OR P-AYING)
S2	662	S1(5N)(ELECTRONIC OR AUTOMATED OR COMPUTERIS? OR COMPUTERIZ?)
S3	203	EBPP OR ELECTRONIC()BILL()PRESENTMENT(1W)PAYMENT? ?
S4	953	(PAYMENT OR PAYMENTS)(3N)(DATE OR DATES)
S5	67	S4(5N)(CALCULAT? OR DETERMIN? OR ESTIMAT? OR ASSESS?)
S6	4462	DUE(3N)(DATE OR DATES)
S7	206	PRE()(DATE OR DATING)
S8	185	LATE(3N)(FEE OR FEES)
S9	10	S8(5N)(AVOID? OR PREVENT OR PREVENTS OR PREVENTING OR PREVENTION)
S10	1010	AU=(KITCHEN, B? OR KITCHEN B? OR MOSES, G? OR MOSES G? OR -AU, R? OR AU R? OR BRINGARDNER, C? OR BRINGARDNER C? OR BRADLEY, K? OR BRADLEY K? OR BILL(2N)KITCHEN OR GINGER(2N)MOSES OR RALPH(2N)AU OR CLARENCE(2N)BRINGARDNER OR KENNETH(2N)BRADLEY)
S11	685	S2 OR S3
S12	1	S11 AND S5
S13	14	S11 AND S6
S14	0	S13 AND S7
S15	0	S13 AND S9
S16	0	S13 AND S8
S17	14	RD S13 (unique items)
S18	1	S17 NOT PY>1997
S19	1	S18 NOT S12
S20	9	S10 AND S1
S21	7	S20 AND IC=G06Q

12/5,K/1 (Item 1 from file: 347)  
 DIALOG(R)File 347: JAPIO  
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07684323 \*\*Image available\*\*  
 ELECTRONIC BILL SYSTEM AND IC CARD

PUB. NO.: 2003-178197 [JP 2003178197 A]  
 PUBLISHED: June 27, 2003 (20030627)  
 INVENTOR(s): TAKAMI MINORU  
 FUKUSHIMA SHINICHIRO  
 ITO SHIGEYUKI  
 SHODA SHIGERU

KAWAKAMI YUJI  
APPLICANT(s): HITACHI LTD  
APPL. NO.: 2001-379394 [JP 2001379394]  
FILED: December 13, 2001 (20011213)  
INTL CLASS: G06F-017/60; B42D-015/10; G06K-017/00; G06K-019/00;  
G09C-001/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To resolve a problem in a settlement system recording and managing a monetary value in an IC card where a user can not carry out settlement by **determining** a due date for **payment** like a promissory **bill** since **electronic** money can not be used unless immediate settlement such as debt transfer from each account is possible when carrying out addition and subtraction of the electronic money in the IC card.

SOLUTION: In addition to a sum of money, bill information such as a drawer and a due date are recorded in an IC card interior, they can be rewritten by mutual authentication using a cipher key in the IC card interior, and a sum of money can be recorded within a range provided by a financial institution such as a bank as credit. A settlement system like a promissory bill not needing immediate settlement is provided while taking advantage of convenience of the IC card, and economical activity with high convenience of a bill can be provided.

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#### ABSTRACT

...a problem in a settlement system recording and managing a monetary value in an IC card where a user can not carry out settlement by **determining** a due date for **payment** like a promissory **bill** since **electronic** </B& pre < the... of subtraction and addition out **carrying when possible is account each from transfer debt as such settlement immediate unless used be not can money gt;**>

19/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0007564826 - Drawing available  
WPI ACC NO: 1996-180119/199618  
XRPX Acc No: N1996-151326  
Bill payment system for remote bill payment - has number of distributed bill-payment machines each with reader for bar-codes on bills, cash deposit mechanism and computer which calculates payments due and account credits  
Patent Assignee: LOTTERY ENTERPRISES INC (LOTT-N)  
Inventor: BURR R; BURR R L; COOLEY R B  
Patent Family (3 patents, 63 countries)  
Patent Application  
Number Kind Date Number Kind Date Update

WO 1996008797 A1 19960321 WO 1995US11360 A 19950908 199618 B  
AU 199535481 A 19960329 AU 199535481 A 19950908 199628 E  
US 5616902 A 19970401 US 1994304271 A 19940912 199719 E

Priority Applications (no., kind, date): US 1994304271 A 19940912

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 1996008797 A1 EN 24 5

National Designated States,Original: AM AT AU BB BG BR BY CA CH CN CZ DE

DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX

NO NZ PL PT RO RU SD SE SG SI SK TJ TM TT UA UZ VN

Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT KE

LU MC MW NL OA PT SD SE SZ UG

AU 199535481 A EN Based on OPI patent WO 1996008797

US 5616902 A EN 7 5

Alerting Abstract ...bill (40) is inserted by the user into the bar- code scanner (38) which reads the identity of the issuer, the amount owed and the **date due** for payment, etc. The user deposits payment into the machine (10), pref in cash, and the computer in each machine (10) gives credit for payments...

#### ...USE/ADVANTAGE - Automated bill

**payment** and accounting systems. Using distributed bill-payment machines to pay bills of multiple bill issuers, minimises number of trips to different machines required by each...

#### Original Publication Data by Authority

##### Argentina

Assignee name & address:

Original Abstracts:

...cash. A bill is inserted by the user into the bar-code scanner, which

reads the identity of the issuer, the amount owed, and the

<B>due **date** for payment,

**etc.** The user deposits payment into

the machine, preferably in cash, and the computer in each machine gives

credit for payments made, computes the amount of any...

...bill (40) is inserted by the user into the bar-code scanner (38), which

reads the identity of the issuer, the amount owed, and the

**due date** for payment, etc. The user

deposits payment **into the** machine

(10), preferably in cash, and the computer (80) in each machine (10) gives

credit for payments made, computes the amount of any late penalties...

Claims:

21/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014085448 - Drawing available  
WPI ACC NO: 2004-268912/200425  
Related WPI Acc No: 2001-549470; 2002-130114; 2002-216144; 2002-239126;  
2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404

XPX Acc No: N2004-212716

Electronic billing information presentation involves transmitting notification of data billing including paid bills, unpaid bills or summary of all applicable billing data received from different billers to payors, based on request

Patent Assignee: AU R (AURR-I); BRADLEY K W (BRAD-I); BRINGARDNER C M (BRIN-I); KITCHEN B (KITC-I); MOSES G B (MOSE-I)

Inventor: **AU R; BRADLEY K W;**

**BRINGARDNER C M; KITCHEN B;**

**MOSES G B**

Patent Family (1 patents, 1 countries)

Patent	Application
Number	Kind Date Number Kind Date Update
US 20040059673	A1 20040325 US 199834561 A 19980303 200425 B
	US 2001867587 A 20010531
	US 2003602688 A 20030625

Priority Applications (no., kind, date): US 199834561 A 19980303; US 2001867587 A 20010531; US 2003602688 A 20030625

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20040059673	A1	EN	35	15	Continuation of application	US 199834561
2001867587					Continuation of application	US 199834561
					Continuation of patent	US 6289322

Original Titles:

Dual mode electronic **bill** availability noticing and **payment**

Inventor: **AU R...**

**...BRADLEY K W...**

**...BRINGARDNER C M...**

**...KITCHEN B...**

**...MOSES G B**

Alerting Abstract ...ADVANTAGE - Enables transmission of accumulated billing information from different billers to payors, in a single transmission. Thereby, enabling timely **payment of bills** by payors.



21/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0012495929 - Drawing available  
WPI ACC NO: 2002-443442/200247  
Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;  
2002-239126; 2002-443439; 2002-443440; 2002-443441; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XRFX Acc No: N2002-349375

Electronic billing information presentation involves receiving and  
transmitting bill presentation information corresponding to billing  
information portions based on payors request

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**  
**BRINGARDNER C M; KITCHEN B;**  
**MOSES G B**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020046168	A1	20020418	US 199834561	A	19980303	200247 B
		US 2001892628		A	20010628	

Priority Applications (no., kind, date): US 199834561 A 19980303; US  
2001892628 A 20010628

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020046168	A1	EN	32	15	Continuation of application	US 199834561

Inventor: **AU R...**

...**BRADLEY K W...**

...**BRINGARDNER C M...**

...**KITCHEN B...**

...**MOSES G B**

Alerting Abstract ...ADVANTAGE - Facilitates timely  
**payment** of the **bills** by payors,  
**since** the network **server** receives  
notification of the **payment** of **bills**  
represented by the **respective** portion  
**of** the billing information applicable to each payor, and  
transmits or retransmits that part of the applicable bill presentation  
information which corresponds to the portion of...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Kitchen, Bill...**

**...Moses, Ginger B...**

**...Au, Ralph...**

**...Bringardner, Clarence M...**

**...Bradley, Kenneth W. III**

Examiner:

21/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012495928 - Drawing available

WPI ACC NO: 2002-443441/200247

Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;

2002-239126; 2002-443439; 2002-443440; 2002-443442; 2002-488940;

2002-499393; 2003-090404; 2003-353507; 2004-268912

XRPX Acc No: N2002-349374

Electronic billing information presentation method for Internet, involves

transmitting bill presentment information corresponding to portion of

billing information to respective payors in response to requests

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**

**BRIGARDNER C M; KITCHEN B; MOSES G**

**B**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020046167	A1	20020418	US 199834561	A	19980303	200247 B
			US 2001867588	A	20010531	

Priority Applications (no., kind, date): US 199834561 A 19980303; US

2001867588 A 20010531

Patent Details

Number Kind Lan Pg Dwg Filing Notes  
US 20020046167 A1 EN 32 15 Continuation of application US  
199834561

Inventor: **AU R...**

...**BRADLEY K W...**

...**KITCHEN B...**

...**MOSES G B**

Alerting Abstract ...ADVANTAGE - Need for the templates and normalize  
billing information are avoided. Facilitates timely  
**payment of bills** by payors by  
**providing** information **at** high speed  
and improved efficiency...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Kitchen, Bill...**

...**Moses, Ginger B...**

...**Au, Ralph...**

...**Bradley, Kenneth W. III**

Examiner:

21/3,K/4 (Item 4 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0012495927 - Drawing available

WPI ACC NO: 2002-443440/200247

Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;  
2002-239126; 2002-443439; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XRPX Acc No: N2002-349373

Electronic billing information presenting method for e-commerce, involves transmitting respective bill information to payors, based on request

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**

**BRINGARDNER C M; KITCHEN B;**

**MOSES G B**

Patent Family (2 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020046166	A1	20020418	US 199834561	A	19980303	200247 B
			US 2001867587	A	20010531	
US 7120602	B2	20061010	US 199834561	A	19980303	200667 E
			US 2001867587	A	20010531	

Priority Applications (no., kind, date): US 199834561 A 19980303; US 2001867587 A 20010531

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20020046166 A1 EN 31 15 Continuation of application US 199834561

US 7120602 B2 EN Continuation of application US 199834561

Continuation of patent US 6289322

Inventor: **AU R...**

**...BRADLEY K W...**

**...BRINGARDNER C M...**

**...KITCHEN B...**

**...MOSES G B**

Alerting Abstract ...ADVANTAGE - The electronic billing method facilitates timely **bill payments**, effectively.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Kitchen, Bill...**

21/3,K/5 (Item 5 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0012495926 - Drawing available  
WPI ACC NO: 2002-443439/200247  
Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;  
2002-239126; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912

XRPX Acc No: N2002-349372

Bill information presentation method using Internet, involves receiving  
requests for billing information from payors in response to payment notice  
transmitted to payors and transmitting requested information to payors

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; KITCHEN B;**

**MOSES G B**

Patent Family (2 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020046165	A1	20020418	US 199834561	A	19980303	200247 B
			US 2001820804	A	20010330	
US 7366697	B2	20080429	US 2001820804	A	20010330	200831 E

Priority Applications (no., kind, date): US 199834561 A 19980303; US  
2001820804 A 20010330

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20020046165 A1 EN 35 15 Continuation of application US  
199834561

Inventor: **AU R...**

**...KITCHEN B...**

**...MOSES G B**

Alerting Abstract ...ADVANTAGE - Facilitates timely  
**payment of bills** by the payors...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**...G06Q-0040/00**

**G06Q-0030/00...**

**...G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Kitchen, Bill...**

**...Au, Ralph...**

**...Moses, Ginger B...**

**...Kitchen, Bill...**

**...Au, Ralph...**

**...Moses, Ginger B**

Examiner:

21/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012297992 - Drawing available

WPI ACC NO: 2002-239126/200229

Related WPI Acc No: 1993-058962; 2001-549470; 2002-130114; 2002-216144;

2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;

2002-499393; 2003-090404; 2003-353507; 2004-268912

XRPX Acc No: N2002-184383

Billing information presentation method for electronic commercial transactions over Internet, involves transmitting bill information corresponding to payer, when request for bill is received from payer

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**

**BRINGARDNER C M; KITCHEN B;**

**MOSES G B**

Patent Family (2 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020002535	A1	20020103	US 199834561	A	19980303	200229 B
			US 2001820805	A	20010330	
US 7636688	B2	20091222	US 199834561	A	19980303	201002 E
			US 2001820805	A	20010330	

Priority Applications (no., kind, date): US 199834561 A 19980303; US

2001820805 A 20010330

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020002535	A1	EN	37	15	Continuation of application	US

199834561  
US 7636688 B2 EN Continuation of application US  
199834561

Inventor: **AU R...**

...**BRADLEY K W...**

...**BRINGARDNER C M...**

...**KITCHEN B...**

...**MOSES G B**

Alerting Abstract ...ADVANTAGE - The billing information presentation technique facilitates timely **payment of bills** by payers, and enables the presentation of bills in a format desired by the payer...

Class Codes  
International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
**G06Q-0030/00...**

...**G06Q-0040/00**  
**G06Q-0030/00...**

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:  
Inventor name & address:  
**Kitchen, Bill...**

21/3,K/7 (Item 7 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0010927502 - Drawing available  
WPI ACC NO: 2001-549470/200161  
Related WPI Acc No: 1993-058962; 2002-130114; 2002-216144; 2002-239126;  
2002-443439; 2002-443440; 2002-443441; 2002-443442; 2002-488940;  
2002-499393; 2003-090404; 2003-353507; 2004-268912  
XRPX Acc No: N2001-408161  
Electronic billing information presentation for electronic commercial

transaction, involves transmitting presentation information corresponding to specific portion of current billing information to payor

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: **AU R; BRADLEY K W;**

**BRINGARDNER C M; KITCHEN B;**

**MOSES G B**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 6289322	B1	20010911	US 199834561	A	19980303	200161 B

Priority Applications (no., kind, date): US 199834561 A 19980303

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 6289322	B1	EN	34	15		

Inventor: **AU R...**

**...BRADLEY K W...**

**...BRINGARDNER C M...**

**...KITCHEN B...**

**...MOSES G B**

Alerting Abstract ...information represent bills for different payors.  
Bill presentation information (910) corresponding to specific portion of current billing information is transmitted to respective payor, after receiving **payment** notice of previous **bills**.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00...**

**G06Q-0030/00...**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Kitchen, Bill...**

**...Moses, Ginger B...**

**...Au, Ralph...**

**...Bringardner, Clarence M**

Examiner:

Claims:



...the first billing information and the first portion of the second billing information to the first payor responsive to the third request;receiving notice of **payment** of the **bills** represented by the second portion of the first billing information;receiving, subsequent **to** receipt of **the** notice of **payment**, a fourth request from the second payor for then current billing information; andtransmitting fourth **bill** presentment **information** corresponding to the second portion of the second billing information to the second payor, without transmitting the second bill presentment information, responsive to the fourth...

## **IV. Fulltext Files from Dialog**

### **A. Fulltext Databases**

File 324:GERMAN PATENTS FULLTEXT 1967-201013  
(c) 2010 UNIVENTIO/THOMSON

File 325:Chinese Patents Fulltext 1985-2005  
(c) 2010 Scipat Benelux NV

File 348:EUROPEAN PATENTS 1978-201014  
(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100415|UT=20100408  
(c) 2010 WIPO/Thomson

File 9:Business & Industry(R) Jul/1994-2010/Apr 20  
(c) 2010 Gale/Cengage

File 16:Gale Group PROMT(R) 1990-2010/Apr 21  
(c) 2010 Gale/Cengage

File 20:Dialog Global Reporter 1997-2010/Apr 21  
(c) 2010 Dialog

File 15:ABI/Inform(R) 1971-2010/Apr 20  
(c) 2010 ProQuest Info&Learning

File 148:Gale Group Trade & Industry DB 1976-2010/Apr 21  
(c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2010/Mar 12  
(c) 2010 Gale/Cengage

File 610:Business Wire 1999-2010/Apr 21  
(c) 2010 Business Wire.

File 613:PR Newswire 1999-2010/Apr 21  
(c) 2010 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 03  
(c) 2010 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 18  
(c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Apr 20  
(c) 2010 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2010/Apr 20  
(c) 2010 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker

File 268:Banking Info Source 1981-2010/Apr W2  
(c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog

File 608:MCT Information Svc. 1992-2010/Apr 21  
(c) 2010 MCT Information Svc.

Set	Items	Description
S1	279809	(BILL OR BILLS OR INVOICE OR INVOICES)(3N)(PAYMENT? ? OR PAYING)
S2	47877	S1(5N)(ELECTRONIC OR AUTOMATED OR COMPUTERIS? OR COMPUTERIZ?)
S3	17534	EBPP OR ELECTRONIC()BILL()PRESENTMENT(1W)PAYMENT? ?
S4	153470	(PAYMENT OR PAYMENTS)(3N)(DATE OR DATES)
S5	4527	S4(5N)(CALCULAT? OR DETERMIN? OR ESTIMAT? OR ASSESS?)
S6	111136	DUE(3N)(DATE OR DATES)
S7	6127	PRE()(DATE OR DATING)
S9	1728	S8(5N)(AVOID? OR PREVENT OR PREVENTS OR PREVENTING OR PREVENTION)
S10	256	AU=(KITCHEN, B? OR KITCHEN B? OR MOSES, G? OR MOSES G? OR - AU, R? OR AU R? OR BRINGARDNER, C? OR BRINGARDNER C? OR BRADLEY, K? OR BRADLEY K? OR BILL(2N)KITCHEN OR GINGER(2N)MOSES OR RALPH(2N)AU OR CLARENCE(2N)BRINGARDNER OR KENNETH(2N)BRADLEY)
S11	49786	S2 OR S3
S12	7	S11(S)S5
S13	6	S12(S)(S6:S9)
S14	6	RD (unique items)
S15	0	S10(S)S1
S16	0	S10(S)S3
S17	0	S10(S)(S6:S9)

14/3,K/1 (Item 1 from file: 348)  
 DIALOG(R)File 348: EUROPEAN PATENTS  
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02560808

Methods and systems for real time account balances in a mobile environment  
 Verfahren und Systeme für Echtzeit-Kontostände in einer mobilen Umgebung  
 Procédés et systèmes pour équilibres des comptes en temps réel dans un environnement mobile

PATENT ASSIGNEE:

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 Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
 Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
 Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
 (US)  
 Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,  
 Martlesham Heath Ipswich IP5 3LS Suffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1980987 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103098 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
 HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)  
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
IPC + Level Value Position Status Version Action Source Office:  
G06Q-0020/00 A I F B 20060101 20080901 H EP  
ABSTRACT WORD COUNT: 160  
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200842	2717
SPEC A	(English)	200842	120087
Total word count - document A			122804
Total word count - document B			0
Total word count - documents A + B			122804

...SPECIFICATION made. In one embodiment, the summarized payment to make information communicated to the mobile device consists of a payee identifier, an amount, and a due **date**, so that only minimal information is transmitted from the MFTS to the mobile device. In this aspect, the mobile device utilizes the payee identifier in...when a service is rendered. Occasionally, people have the need to pay others individually such as co-workers, friends, family members, etc. All of these **bill** or non-**bill payment** obligations are referred as a payment to make (PM).

According to one exemplary aspect of the invention, a bill presentment system 190 can be utilized...arrived. In one embodiment, the message is limited to the name of the billing entity (e.g. power company, gas company, etc.), the total amount **due**, and the **due date**. Other information may be provided in the SMS message, if desired, but in accordance with this exemplary aspect of the invention the information is limited...

...key is pressed, in accordance with this exemplary aspect of the invention, a text message relating to a bill to pay (e.g. "XXX Bill **Due**") is automatically detected by the mobile application as relating to a bill to pay and launches the Mobile Wallet application on the mobile device. In...

...of the invention: (1) the name of the billing entity; (2) the date when the bill was received; (3) the amount due, and (4) the **due date**. Other related information such as minimum payment amount, outstanding balance, billing cycle, last payment amount and date etc. may also be displayed depending on the...

...for example the name of the billing entity, the date the bill was received, the amount of the bill, optionally a minimum payment, and the **due date**, as shown in screen view 1710. Optionally, but not shown in screen 1710, the overall balance due on an account may be shown. The exemplary...method of clause 1, wherein the summarized payment to make information communicated to the mobile

device consists of a payee identifier, an amount, and a **due date**.

19. The method of clause 18, wherein the mobile device utilizes the payee identifier in the summarized payment to make information and retrieves payee name...

14/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02560807

Method and systems for managing payment sources in a mobile environment  
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen Umgebung

Procede et systemes pour gerer les sources de paiement dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher (29633), Dummett Copp 25 The Square, Martlesham  
Heath Ipswich IP5 3LS Suffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1980986 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103091 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

ABSTRACT WORD COUNT: 180

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200842 2862

SPEC A (English) 200842 120091

Total word count - document A 122953

Total word count - document B 0

Total word count - documents A + B 122953

...SPECIFICATION be made. In one embodiment, the summarized payment to make

information communicated to the mobile device consists of a payee identifier, an amount, and a **due date**, so that only minimal information is transmitted from the MFTS to the mobile device. In this aspect, the mobile device utilizes the payee identifier in...  
...the payment to make, together with one or more of the following items of information: a user ID number, a transaction identifier, a bill received **date**, a bill **due date**, an amount, a financial service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.  
In one embodiment, the method further...

14/3,K/3 (Item 3 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02560805

Methods and systems for making a payment via a paper check in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung über einen Papierscheck mit gespeicherten Werten in einer mobilen Umgebung

Procédes et systèmes pour effectuer un paiement via un cheque dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450, Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339, (US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square, Martlesham Heath Ipswich IP5 3LSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1980984 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103078 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;

HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

ABSTRACT WORD COUNT: 152

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200842	2000
SPEC A	(English)	200842	120076
Total word count - document A			122076
Total word count - document B			0
Total word count - documents A + B			122076

...SPECIFICATION s financial situation, such as balances in bank accounts, credit cards, other sources of funds, etc., and quickly but efficiently fulfill financial obligations such as **paying bills**, transferring funds to third parties and family members, etc. Several useful web- and personal computer (PC)-based financial services programs are available for consumers and...be made. In one embodiment, the summarized payment to make information communicated to the mobile device consists of a payee identifier, an amount, and a **due date**, so that only minimal information is transmitted from the MFTS to the mobile device. In this aspect, the mobile device utilizes the payee identifier in...

...the payment to make, together with one or more of the following items of information: a user ID number, a transaction identifier, a bill received **date**, a bill **due date**, an amount, a financial service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.  
In one embodiment, the method further...

...the payment at the user mobile device in response to the user input. The selectable payment methods include a recipient-defined method wherein the recipient **determines** the manner of receiving the **payment**, an ACH funds transfer, a paper check, and a stored value (SV) card.

According to another aspect, the MFTS is further coupled for electronic communications...for making the payment, if a typical household bill), a mobile device number associated with the account and/or account holder, account numbers, account balances, **due date**, minimum payments, electronic payment account numbers, addresses of the billing entities, etc. This information is generally the same whether the PM is the result of...

...what fund source to utilize. For bills, this reduced information typically only includes the name(s) of the billing entities, a balance due or payment **due**, and a **due date** for the payment to make. For payment sources, the consumer's account name(s), current balance, funds available etc will be shown.

With regard to...the MCSP 110. Such devices 15 may include a pager 15a, a personal digital assistant (PDA) 15b, cellular or mobile phone 15c, or

any other **electronic** device that includes functionality of a PDA or mobile phone, with the capability of receiving information via a wireless link, receive user input, and transmit... method of clause 1, wherein the summarized payment to make information communicated to the mobile device consists of a payee identifier, an amount, and a **due date**.

19. The method of clause 18, wherein the mobile device utilizes the payee identifier in the summarized payment to make information and retrieves payee name...

...20, wherein the transaction information includes one or more of the following items of information: a user ID number, a transaction identifier, a bill received **date**, a bill **due date**, an amount, a financial service provider identifier, an account identifier, a payee identifier, a pending/complete flag.

22. The method of clause 1, further comprising...30, wherein the payment to make information communicated to the mobile device by the MFTS is limited to a payee identifier, an amount, and a **due date**.

48. The system of clause 47, wherein the mobile device utilizes the payee identifier in the payment to make information and retrieves payee name information...

...50. The system of clause 49, wherein the transaction information includes one or more of a user ID number, a transaction identifier, a bill received **date**, a bill **due date**, an amount, a financial service provider identifier, an account identifier, a payee identifier, a pending/complete flag.

51. The system of clause 30, further comprising...

14/3,K/4 (Item 4 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02556817

Methods and systems for indicating a payment in a mobile environment  
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen Umgebung

Procedes et systemes pour indiquer un paiement dans un environnement mobile  
PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

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Martlesham Heath Ipswich IP5 3S Suffolk, (GB)  
 PATENT (CC, No, Kind, Date): EP 1978478 A2 081008 (Basic)  
 APPLICATION (CC, No, Date): EP 2008103106 060706;  
 DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
 HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR  
 EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS  
 RELATED PARENT NUMBER(S) - PN (AN):  
 EP 1938571 (EP 2006774549)  
 INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
 IPC + Level Value Position Status Version Action Source Office:  
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 ABSTRACT WORD COUNT: 180  
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 Figure number on first page: 1

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Available Text	Language	Update	Word Count
CLAIMS A	(English)	200841	4483
SPEC A	(English)	200841	238133
Total word count - document A			242616
Total word count - document B			0
Total word count - documents A + B			242616

...SPECIFICATION communicates the MFTS payment instruction to a payment instruction recipient. In response to receipt of the MFTS payment instruction, the payment instruction recipient effects a **payment** to the identified payee without any required action by the payee.

Another aspect of the invention relates to methods and systems for selecting a payment...be made. In one embodiment, the summarized payment to make information communicated to the mobile device consists of a payee identifier, an amount, and a **due date**, so that only minimal information is transmitted from the MFTS to the mobile device. In this aspect, the mobile device utilizes the payee identifier in...

...the payment to make, together with one or more of the following items of information: a user ID number, a transaction identifier, a bill received **date**, a bill **due date**, an amount, a financial service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.  
 In one embodiment, the method further...

14/3,K/5 (Item 5 from file: 348)  
 DIALOG(R)File 348: EUROPEAN PATENTS

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02556815

Methods and systems for making a payment via a stored value card in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung über eine Karte mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via une carte a valeur stockee dans un environnement mobile

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PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)

APPLICATION (CC, No, Date): EP 2008103081 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

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LANGUAGE (Publication,Procedural,Application): English; English; English

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Available Text Language Update Word Count

CLAIMS A (English) 200841 5004

SPEC A (English) 200841 238111

Total word count - document A 243115

Total word count - document B 0

Total word count - documents A + B 243115

...SPECIFICATION for communicating with financial service providers 30, as well as MFTS bank holding account 175 (if applicable); and a bill presentment interface 155 for receiving **bills** from various billing entities 180 through a bill presentment system 190.

The MFTS main program 350 interacts and coordinates with the other modules and services...

...Specifically in accordance with aspects of the invention, such routines

or interfaces comprise (a) handling communications and messages with a bill presentment service via the **bill** presentment interface 155; (b) handling communications and messages with a web-accessing user or administrator via the web application interface 154; (c) handling communications and...of available options of the Mobile Wallet application according to an exemplary aspect of the invention. In this embodiment, the available applications include: (1) View

**Payment Sources**, (2) View **Bills**, (3) Pay **Bills**, (4) "PayAnyone", (5) Balance Transfer, and (6) Change PIN. Other functions can also be provided for selection here for various embodiments or implementations.

When the...arrived. In one embodiment, the message is limited to the name of the billing entity (e.g. power company, gas company, etc.), the total amount **due**, and the **due**

**date**. Other information may be provided in the SMS message, if desired, but in accordance with this exemplary aspect of the invention the information is limited...

...of the invention: (1) the name of the billing entity; (2) the date when the bill was received; (3) the amount due, and (4) the **due date**. Other related information such as minimum payment amount, outstanding balance, billing cycle, last payment amount and date etc. may also be displayed depending on the...

14/3,K/6 (Item 6 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02524523

Method and systems for viewing aggregated payment obligations in a mobile environment

Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in einer mobilen Umgebung

Procédé et systèmes pour la visualisation d'obligations de paiement regroupées dans un environnement mobile

PATENT ASSIGNEE:

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 PATENT (CC, No, Kind, Date): EP 1956543 A2 080813 (Basic)  
 APPLICATION (CC, No, Date): EP 2008103086 060706;  
 DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
 HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR  
 EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS  
 RELATED PARENT NUMBER(S) - PN (AN):  
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 INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
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CLAIMS A	(English)	200833	2184
SPEC A	(English)	200833	120121
Total word count - document A			122305
Total word count - document B			0
Total word count - documents A + B			122305

...SPECIFICATION together with one or more of the following items of  
 information: a user ID number, a transaction identifier, a bill received  
 date, a bill due **date**, an amount, a financial service  
 provider identifier, an account identifier, a payee identifier, and/or a  
 pending/complete flag.

In one embodiment, the method further...

## **V. Additional Resources Searched**

0 results